

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:

VALERIE FELICIA ANSAH	:	CHAPTER 13
	:	
Debtor.	:	CASE NO.: 15-74315-SMS
	:	

**POST CONFIRMATION MODIFICATION OF PLAN
AND REQUEST FOR APPROVAL**

Debtor proposes to modify the confirmed Chapter 13 plan in this case as set forth below and requests that this modification be approved.

MODIFICATION OF PLAN

Debtor hereby modify the Chapter 13 Plan, which was confirmed by order of this Court on February 26, 2016, as follows:

1. Debtor hereby modify Paragraph 2 of the Plan as follows:

“**Plan Payments and Length of Plan.** Debtor will pay the sum of \$625.00 monthly to Trustee by ☒ Payroll Deduction(s) or by ☐ Direct Payment(s) for the applicable commitment period of 60 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

☐ IF CHECKED, Plan payments will increase by \$ _____ in month _____ upon completion or termination of _____.”

The amended Chapter 13 Plan payment amount shall be effective retroactively commencing with the April 2017 payment and there shall be a matching reduction in the Chapter 13 plan base.

This Plan modification (i) removes the \$410.00 increase in Chapter 13 Plan payment that set to occur in April 2017 upon completion of Debtor’s 401k loan; (ii) amends the Chapter 13 plan payment retroactively to commence with the Chapter 13 Plan payment set to occur in April 2017. This Plan modification does not change the pool to be paid to Debtor’s unsecured creditors as set forth in Debtor’s confirmed Chapter 13 plan.

Respectfully submitted this 25th day of May, 2018.

_____/s/
Howard P. Slomka
Georgia Bar #652875

Attorney for the Debtor
Slipakoff & Slomka, PC
Overlook III
2859 Paces Ferry Rd, SE
Suite 1700
Atlanta, GA 30339

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**NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN,
DEADLINE FOR FILING WRITTEN OBJECTIONS AND HEARING DATE
AND TIME IF OBJECTION IS TIMELY FILED**

To: Creditors and Other Parties in Interest

PLEASE TAKE NOTICE Debtor has filed and served on you a proposed modification to the confirmed Plan in this case. Pursuant to rule 3015(g) of the federal Rules of Bankruptcy Procedure, any creditor or other party in interest opposing this proposed Modification must file that objection in writing with the Court on or before the following deadline.

DEADLINE FOR FILING OBJECTION: Twenty-four (24) days after the date on which this proposed Modification was filed, June 18, 2018. If the twenty-fourth day after the date of filing falls on a weekend or holiday, the deadline is extended to the next business day.

PLACE OF FILING: Clerk, U.S. Bankruptcy Court, Room 1340, Richard B. Russell Building, 75 Ted Turner Drive South West, Atlanta, Georgia 30303.

If you mail an objection to the court for filing, you must mail it early enough so the Court will receive it on or before the deadline stated above.

You must also serve a copy on the undersigned at the address stated below and on Debtor at:

Valerie Felicia Ansah
2840 Lakeside Drive
Covington, GA 30016-1259

PLEASE TAKE FURTHER NOTICE that if an objection to the proposed Modification is timely filed, the Court will hold a hearing on the Modification in Courtroom 1201, Richard B. Russell Building, 75 Ted Turner Drive SW, Atlanta, Georgia 30303 at 9:50 A.M. on June 26, 2018.

Respectfully submitted this 25th day of May, 2018.

_____/s/
Howard P. Slomka
Georgia Bar #652875
Attorney for the Debtor
Slipakoff & Slomka, PC
Overlook III
2859 Paces Ferry Rd, SE
Suite 1700
Atlanta, GA 30339

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DECLARATION UNDER PENALTY OF PERJURY

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information and belief.

_____/s/_____
VALERIE FELICIA ANSAH

This 25th day of May, 2018

Penalty of making false statement or concealing property:

Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. '152 and '3571.

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	:	

CERTIFICATE OF SERVICE

This is to certify that I have this day served a copy of the within and foregoing Modification of Confirmed Plan, in the above styled case by depositing same in the United States mail with the adequate postage affixed thereto to insure delivery addressed as follows:

Mary Ida Townson (served via ECF)
Chapter 13 Trustee
190 Peachtree Street, N.E.
Suite 2200
Atlanta, GA 30303

Valerie Felicia Ansah
2840 Lakeside Drive
Covington, GA 30016-1259

SEE ATTACHED FOR A LIST OF ADDITIONAL CREDITORS

DATE: May 25, 2018

_____/s/_____
Howard P. Slomka
Georgia Bar #652875
Attorney for the Debtor
Slipakoff & Slomka, PC
Overlook III
2859 Paces Ferry Rd, SE
Suite 1700
Atlanta, GA 30339

Label Matrix for local noticing
113E-1
Case 15-74315-sms
Northern District of Georgia
Atlanta
Fri May 25 11:00:20 EDT 2018

Valerie Felicia Ansah
2840 Lakeside Drive
Covington, GA 30016-1259

Apartment Services, Inc.
c/o Blibaum & Associates, PA
40 York Road
Towson, MD 21204-5243

Autovest, L.L.C.
P O Box 2247
Southfield, MI 48037-2247

Bank of America
Nc4-105-03-14
Po Box 26012
Greensboro, NC 27420-6012

Berks Credit & Collections
Po Box 329
Attn: Bankruptcy
Temple, PA 19560-0329

Capital One Auto Finance
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Capital One Auto Finance
7933 Preston Rd
Plano, TX 75024-2302

Capital One Auto Finance
c/o AIS Portfolio Services, LP
f/k/a AIS Data Services
d/b/a Ascension Capital Group
4515 N. Santa Fe Ave. Dept APS
Oklahoma City, OK 73118-7901

Capital One Auto Finance, a division of Capi
c/o AIS Portfolio Services, LP
f/k/a AIS Data Services
d/b/a Ascension Capital Group
4515 N. Santa Fe Ave. Dept APS
Oklahoma City, OK 73118-7901

Cash Net USA
175 West Jackson
Suite 1000
Chicago, IL 60604-2863

CashNetUSA
175 W Jackson Blvd
Suite 1000
Chicago, IL 60604-2863

Commonwealth Financial
245 Main Street
Scranton, PA 18519-1641

Dsnb Macys
Macys Bankruptcy Department
Po Box 8053
Mason, OH 45040-8053

Fair Collections & Outsourcing
12304 Baltimore Ave Suite E
Beltsville, MD 20705-1314

Gary S. Blibaum
40 York Road Suite 300
Towson, MD 21204-5266

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Jct&assoc
1155 Hammond Drive
Atlanta, GA 30328

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Midland Funding
2365 Northside Dr
Suite 300
San Diego, CA 92108-2709

Nicholas Financial Inc
2454 McMullen Booth Road
Clearwater, FL 33759-1343

Orion
c/o Recovery Management Systems Corp
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Pinnacle Credit Services
Po Box 640
Hopkins, MN 55343-0640

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

R & R Prfssnl Recovery
Po Box 21575
Pikesville, MD 21282-1575

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Howard P. Slomka
Slipakoff & Slomka, PC
Overlook III - Suite 1700
2859 Paces Ferry Rd, SE
Atlanta, GA 30339-6213

Southwest Credit Systems
4120 International Parkway
Suite 1100
Carrollton, TX 75007-1958

Mary Ida Townson
Chapter 13 Trustee
Suite 2200
191 Peachtree Street, NE
Atlanta, GA 30303-1770

Transworld Systems Inc
Po Box 17205
Wilmington, DE 19850-7205

Trident Asset Management
Po Box 888424
Atlanta, GA 30356-0424

U. S. Attorney
600 Richard B. Russell Bldg.
75 Ted Turner Drive, SW
Atlanta GA 30303-3315

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Georgia Department of Revenue
Bankruptcy Division
Post Office Box 161108
Atlanta, GA 30321

Jefferson Capital Systems, LLC
16 Mcleland Rd
Saint Cloud, MN 56303

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

End of Label Matrix
Mailable recipients 32
Bypassed recipients 0
Total 32